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PATENT
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Date

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Name

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09/250006
04/11/99

APPLICATION TRANSMITTAL LETTER
37 C.F.R. § 1.53(b)(1)

Box PATENT APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

Transmitted herewith for filing is the patent application under 37 C.F.R. § 1.53(b)(1) of William Paul Wanker for CUSTOMIZABLE ELECTRONIC COMPARISON SYSTEM AND METHOD.

Enclosed are:

- ☒ 42 Pages of specification.
- ☒ 4 Pages of claims.
- ☒ 1 Pages of abstract.
- ☒ 18 Sheets of drawings.
- ☒ Declaration of the inventors [unsigned].
- ☐ Power of Attorney and Prosecution by Assignee under 37 C.F.R. § 3.71.
- ☐ Assignment.
- ☐ Assignment Recordation Form.
- ☐ Verified statement(s) claiming small entity status.
- ☒ Other: postcard.

The filing fee has been calculated as follows:

FOR	NUMBER FILED	NUMBER EXTRA	RATE	CALCULATIONS
TOTAL CLAIMS	13 - 20 =	0	x \$22.00	\$0
INDEPENDENT CLAIMS	2 - 3 =	0	x \$80.00	\$0
MULTIPLE DEPENDENT CLAIM(S) (if applicable)			+ \$260.00	\$0
			BASIC FEE	\$770.00
			TOTAL OF ABOVE CALCULATIONS =	\$770.00
Reduction by 1/2 for filing by small entity (Note 37 C.F.R. §§ 1.9, 1.27, 1.28). If applicable, verified statement must be attached.				\$385.00
Assignment Recording Fee (if enclosed)				\$0
			TOTAL =	\$385.00

☐ A check in the amount of \$385.00 is attached.

Dated: 4/11/1999

Respectfully submitted,

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**CUSTOMIZABLE ELECTRONIC COMMERCE COMPARISON SYSTEM AND
METHOD**

Inventor: William Wanker

BACKGROUND OF THE INVENTION

1. Field of the Invention

The present invention relates generally to price comparison and shopping systems, and more particularly, to online comparison-shopping systems.

2. Description of the Related Art

Online shopping systems, or “shop bots,” provide consumers with the ability to perform a price comparison for a specific product. A shop bot will search its database for the specified product, the product’s price, and a few other pieces of information. The shop bot then returns the results of the query to the user, typically ranking the return results based on the price each merchants specifies for the product. Often the lowest price is given the highest ranking. However, some shop bots limit merchant access to those merchants who have paid the shop bot a fee for being included in their rankings.

Examples of available shop bots include Jungle[™] which provides a consumer with the ability to specify a product and receive a search return ranking merchants who list the product as for sale. The ranking is based solely on price of the product.

Another shop bot is MySimon[™] which provides a similar search return ranking merchants based on price of the offered goods. Merchants can

distinguish themselves from other merchants by purchasing links to the merchants web site, promotional advertising, or logos.

Still another shop bot is pcOrder.com which provides information on price and compatibility of computer products from affiliated manufacturers and distributors. Several web sites, including "Shop the Web" from Amazon.com do rating and providing recommendations on sites. These sites are limited to ranking based on offered price and do not include the total price to the consumer, including the costs of shipping and handling which can vary widely among different merchants. Some merchants have begun the practice of offering low prices on the product and including high shipping and handling charges. In this manner some merchants have sought to manipulate existing shop bots which only rank based on offered price of the product, and not the total price for the product delivered to the consumer.

Some web sites allow for ranking by consumers. Sites such as Compare.net allow a consumer to select and compare offerings from different merchants or manufacturers, and the consumer may select a ranking button which allows the consumer to respond in survey fashion to which product the consumer would most likely purchase. The disadvantage of such web sites is that they only present data to the consumer and then let the consumer perform the difficult task of making a comparison. In this manner the site does little for the consumer. What the site does do is present and collect survey information for use by merchants and manufacturers

Another online service aimed at providing consumers with information is BizRate™. Bizrate collects information through consumer questionnaires at the point of purchase and through independent testing. Bizrate uses this information in rating, such as gold or silver, a merchant. The collection of information through point of purchase questionnaires necessitates the cooperation and approval of the merchant. Not surprisingly, merchants who do not score well on these surveys have an incentive not to continue participating.

While some web sites seek to compile information on multiple merchants, other sites provide consumers with information on their specific product. Sites such as those run by Dell™ and Gmbuypower.com help a consumer select a product and see how the customization of the product effects the price, but these sites do not allow for customization of comparing between different merchants offering similar goods. Such sites often present data on their offered product in manner that is most favorable to the merchant or manufacturer. Consumers lack the ability to customize the site to their needs or to rank competing products based on more than just offered price.

Another problem for consumers in using the available web sites is the affiliation, whether made known to the consumer or not, of the web site with the merchant or manufacturer. Advertising and licensing are major revenue sources for many web sites from portals to shop bots. Merchants or manufacturers pay for more prominent placement in search returns and rankings. Some sites only search or rank merchants that pay a fee to the site. Such affiliations undermine the credibility of the information presented to the consumer and obscure any validity of the search or ranking.

Thus, there has been a need for providing consumers with specific information which enables them to make informed decisions. The present invention meets this need.

SUMMARY OF THE INVENTION

5 An online information system, a method of collecting information on the products and services of merchants, establishing a weighting for comparison information, calculating a ranking for the merchant based on the weighting of the comparison information, and returning the results of the ranking to the consumer.

10 In one embodiment of the present invention the weighting factors are input by the consumer, allowing the consumer to customize the ranking to reflect the priorities the consumer places on different factors when making a purchasing decision.

 The present invention overcomes the limitations of prior online
15 information systems which did not have the capacity to provide a ranking based on a wide variety of factors related to consumer purchasing habits and decisions. Additionally, the system of the present invention allows consumers to customize the weighting of factors. A present embodiment provides the ability for consumers to select which information items should be considered in
20 the ranking and the weight accorded to the individual information items. Additionally, the present invention provides consumers with the ability to lock the chose weightings, and to group information items in categories to more easily prioritize categories of information relating to specific concerns of the consumer. Examples of specific concerns are security of the consumer's credit

card information, and the reliability of the merchant in delivering the product within a specified time.

These and other purposes and advantages of the invention will be better appreciated from the following detailed description of the invention.

5 **BRIEF DESCRIPTION OF THE DRAWINGS**

Figure 1 is an illustrative block diagram of the comparison shopping system, in accordance with the present invention.

Figure 2A is an illustrative block diagram of the weighting factors, in accordance with the present invention.

10 **Figure 2B** is an illustrative block diagram of the product specific weighting factors, in accordance with the present invention.

Figure 2C illustrates examples of weighting factors specific to merchant's business, in accordance with the present invention.

15 **Figure 2D** illustrates examples of merchant specific product weighting factors, in accordance with the present invention.

Figure 2E illustrates examples of weighting factors specific to the merchant's general business history, in accordance with the present invention.

20 **Figure 2F** illustrates examples of weighting factors related to information collected or created by third party agencies and institutions on the specified product, in accordance with the present invention.

Figure 2G illustrates examples of weighting factors related to information collected or created by third party agencies and institutions on the merchant, in accordance with the present invention.

Figure 3 is a flow diagram illustrating the process of applying the weighting factors to calculate the ranking of merchants, in accordance with the present invention.

Figure 4A shows the query page for the consumer to initiate a ranking of merchants offering a specified product, in accordance with the present invention.

Figure 4B shows the weighting factor customization page, in accordance with the present invention.

Figure 4C is a flow diagram of the process of adjusting the weighting factors for the comparison information by the consumer, in accordance with the present invention.

Figure 4D is a ranking customization screen allowing the weighting of categories of comparison information by the consumer, in accordance with the present invention.

Figure 5A is a flow diagram of the process of calculating the aggregate value for the merchants in the ranking, in accordance with the present invention.

Figure 5B is a flow diagram of the process of ranking the merchants, in accordance with the present invention.

Figure 6A shows the merchant ranking display providing the ranking of the merchants offering the specified product, in accordance with the present invention.

Figure 6B is an alternate embodiment of the merchant ranking display including additional display features, in accordance with the present invention.

Figure 6C illustrates the display for the detailed breakdown of the category aggregate score, in accordance with the present invention.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENT

The present invention comprises a novel system and method providing a ranking of merchants based on information on the merchants. The following description is presented to enable any person skilled in the art to make and use the invention, and is provided in the context of a particular application and its requirements. Various modifications to the preferred embodiment will be readily apparent to those skilled in the art, and the general principles defined herein may be applied to other embodiments and applications without departing from the spirit and scope of the invention. Although described with reference to certain specific embodiments, those skilled in the art will recognize that the present invention may be practiced with or without some or all of these details. Thus, the present invention is not intended to be limited to the embodiment shown but is to be accorded the widest scope consistent with the principles and features disclosed herein.

Referring to the illustrative block diagram of **Figure 1**, information relating to products offered by merchants is stored in the database (10) along

with information on the merchants. Additionally, the database stores an initial set of weighting factors. The database (10) is connected to the server (12). The server (12) receives queries from consumers' (14) who are located at remote locations and access the server (14) through the internet (16). Consumers typically would use a but could use any device capable of connecting to the server (12) to initiate a query and receive a response from a query. This would include, without limitation, a web television device, a personal data assistant, wireless communication device, or other computer.

As used herein "merchants," unless specified, applies to any provider of a good or service whether or not they are formally organized as a business. The term merchant applies to distributors, producers, organizations, non-profits and potentially individuals, offering a good or service for barter or sale. Similarly, the term "consumer," unless otherwise specified, applies to any person or entity seeking information on a good or service, whether or not there is a specific intention, desire, or ability to purchase or barter for the offered good or service. Unless otherwise specified, the term "product" refers to any good or service which is the subject of commerce.

In response to a query forwarded by the consumer the server requests comparison information from the database relating to both the product specified in the query and the merchants offering the specified product. The server also retrieves weighting factor information from the database. The server applies the weighting factor information to the merchant information and the comparison information on the specified product to calculate weighted comparison factors relating to product and merchant information. A detailed description of the

calculation of the weighted comparison factors is provided below in connection with **Figure 3**. The weighted comparison factors are summed to an aggregate score for each merchant. The server uses the aggregate merchant score to produce a ranking of the merchants offering the specified product. The server returns the ranking to the consumer through the internet as a response to the consumer's query.

Figure 2A is a block diagram illustrating categories of comparison information stored in the database. The categories are arranged into four categories: product information (201); merchant's business information (202); merchant specific information on the specified product (203); and merchant specific information on the merchant's business history (204). Product specific information (201) includes the product's manufacturer, the product's model or other identifying information, the product's size or other optional information, the product's color or other design optional information, and the product's suggested retail price from the manufacturer. The merchant's business information (202) includes the merchant's name, address, contact information, and other identifying information, as well as the merchant's status as a business entity.

Figure 2B illustrates examples of product specific information (229) including the product's manufacturer (205), the product's model or other identifying information (206), the product's size or other optional information (207), the product's color or other design optional information (208), the product's suggested retail price from the manufacturer (209); any discount or incentive programs (210) offered by the manufacturer in connection with the

specified product; any manufactured warrantee (211) for the specified product, any manufacturer recommendations (212) for installation, use or accompanying products or services; information on the product provided to regulatory agencies provided by the manufacturer (213); product component parts (214); product performance specifications (215); recommended substitutions or compatible products (216); standard industrial code identifier (217); standard industrial code category (218); product brand name or other name identifier (219); and general information (220).

Figure 2C illustrates examples of merchant specific business information (202) including the merchant's name (221); address (222) of principle place of business including the town or city, county, region, state and country; contact information (223) including addresses of other of the merchant's places of business, other identifying information such as phone numbers, fax numbers, web site URL's, and e-mail addresses including web site accessibility information, and contact information relating to customer service representatives (224); the merchant's status as a business entity (225) such as a corporation, partnership, nonprofit organization, government entity, or individual; information (226) on the merchant's affiliation with other businesses, subsidiaries, parent corporations, government entities, partnerships, joint ventures, or nonprofit organizations, including the nature of the affiliation; whether the merchant is listed on a publicly traded stock exchange; qualifying buyer information relating to what buyer the merchant will sell to (227); and information provided to regulatory agencies in connection with a listing on a publicly traded stock exchange (228).

Figure 2D illustrates examples of merchant specific information (203) on the specified product including the price (230) the merchant is offering for the good or service; whether there are any present or future discount or incentive programs (231) offered by the merchant in connection with the specified product; whether the product is available (232) for immediate delivery, or performance; number of units of the specified product or the number of instances the specified service can be fulfilled (233); any volume discount's offered (234) on the specified product; the options for delivery (235) of the product, such as download through the internet, courier, mail, delivery service, facsimile, or other; expected cost for delivery of the product, including the default delivery method (236), and information on pricing of optional delivery methods (237); payment options (238), including discount information (239) for using the merchant's preferred payment method; most recent updating of the merchant's web site in relation to the offered product (240); return and refund policies (241) for the specified product; availability of order tracking for the specified product (242), modifications or substitutions (243) the merchant is offering, or has made, to the specified product; information on the product provided to regulatory agencies by the merchant (244) and qualifying buyer information relating to what buyer the merchant will sell the specified product to (245). Qualifying buyer information includes whether the merchant will sell to dealers, individuals, value added resellers, credit qualifications for buyer, licenses or other qualifying information.

Figure 2E illustrates examples of merchant specific information on the merchant's general business history (204) including time in business (250); time

offering and fulfilling orders on the internet (251); history of revenue (252) of the merchant's business, including breakdown of revenue (253); number of employees (254), including percentage of employees who are unionized (255); history of profits of the merchant's business (256), including breakdown of profits (257) from product and service offerings by the merchant; time in business in the breakdown of revenue in the product and service offerings by the merchant (259); history of debt (258); bond rating (260); banking history (261) and credit information; history of information provided to agencies in connection with a listing on a public stock exchange (262); or other information on the merchant provided to regulatory agencies (263).

Figure 2F illustrates examples of product, or service, information (265) collected or created by third party agencies and institutions including product evaluation and testing by third parties (266). Also included in the third party product information category is information on the history of product defects (267), including history of product liability lawsuits (268) against the manufacturer for the specified product, including history of lost product liability lawsuits (269); history of product recalls (270); and the history of regulatory agency action and rulings on product defects (271). Also included in the third party product information category is information on the history of boycott's against the manufacturer (272); information on the employer's labor relations (273); and prior purchaser and consumer feedback information (274).

Figure 2G illustrates examples of merchant specific information (280) collected or created by third party agencies and institutions including merchant's service rating (281); merchant's response rating (282); history of

complaints by customers (283) to third parties or government agencies; evaluations of the merchant's performance in the handling of customer complaints (284); and information on customer boycott's (285) against the merchant.

5 The process of applying the weighting factors to the information on the merchant or the specified product is illustrated in **Figure 3**. As shown in connection with **Figure 1**, the server (12) receives queries from consumers (14) through the internet (16). The server (12) requests comparison information at step (301) from the database (10) to prepare a response to the consumer's query.

10 The server checks whether comparison information is available on the product specified in the consumer's query at step (302). If comparison information is available the process proceeds to step (303) where the database (10) responds to the server's request by providing the comparison information, including weighting factors, to the server. The database will provide comparison

15 information identifying all merchants offering the specified product. The comparison information retrieved from the database includes information relating to the merchant and information relating to the product specified in the query, as well as weighting factors to be applied to this information to produce a ranking or evaluation of each merchant's offering of the product. If at step

20 (304) it is determined that the comparison information is not available, or is insufficient to perform a ranking, then a critical fault is generated at step (305). The server could enter a preset response routine in such instances to notify the consumer of the lack of information and invite the consumer to modify the query. In such an instance a modified query will be submitted to the consumer

and the query response will be returned to step (301) and proceed through the process of **Figure 3** accordingly.

If at step (304) it is determined that the information is sufficient for ranking the system proceeds to step (306). At step (306) the system applies a filter to screen any merchants not meeting any selected criteria. Examples of screening information includes any information corresponding to a potential weighting factor as shown in connection with **Figure 3**. A consumer could screen merchants by payment method, location, and threshold for number of offered goods, maximum price, affiliation, or other information on the merchant included in the database. Any merchant not meeting the specified filter is excluded at step (306) from further evaluation and weighting. If the merchant meets the filter the method proceeds to step (307) where an inventory is done against the information for each merchant. More particularly, step (307) compares the comparison information to be weighted for the ranking that is available for one or more merchants but is not available for other merchants. If a category of comparison information is not available for one merchant but is available for another merchant the system excludes at step (308) this category of comparison information from the ranking. The system proceeds to step (309) where the weighting factors are applied to the comparison information. Step (309) produces an aggregate score for each merchant which is the sum of the weighting factors applied to the relevant category of comparison information corresponding to the weighting factor. Examples of weighting factors and the process of aggregating the applied weighting factors are discussed in greater detail below in connection with **Table 1**. Step (310) then compares the

merchant aggregate values to determine a ranking. The ranking determined by step (310) is returned to the consumer as a ranking of the merchants who are offering the goods the consumer has specified they are interested in purchasing at step (311).

Table 1 shows examples of weighting factors used in comparing and ranking merchants.

Table 1

For-Profit Companies		Non-Profit Organizations	Individuals
<u>Category</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
Name			
	Name of Company	Name of Organization	Name
	dba	dba	alias
Type			
	Sole Proprietorship	501 (c) (3)	Manuf. Rep.
	Date Registered	Date Registered	Distributor
	Partnership	NGOs	Other
	Limited Partnership	Military	
	Limited Liability Corp.	Other	
	S - Corp		
	C- Corp		
	Other		
	SIC code		
History			
	Starting Date/Inc.	Starting Date/Inc.	

	Time in Business	Time in Business	
	Time on the Web	Time on the Web	
	Credit Rating		Credit Rating
	Credit History		Credit History
5	Criminal Record		Criminal Record
	Awards	Awards	Awards

Operations

	Storefront	Storefront	Storefront
	Catalogue	Catalogue	
10	Web Only	Web Only	Web Only
	Some/All	Some/All	
	Management	Management	
	Personnel	Personnel	
	# of Employees	# of Employees	
15	# of Departments	# of Departments	
	% of Total Operations Board Members		
	Board Members	Trustees	
		# of Members	
		Alliances	
20		Major Contributors	
		Rank Cons./Liberal Scale	

Financials

	Gross Revenues	Gross Revenue	
25	% Store	% Product	
	% Web	% Grants	
	P/E	Carry Forwards	
	P/Book Ratio	Debt Levels/Type	

	P/Cash Flow	Audited
	P/L	% Funds - Research
	P/R	% Funds - Administration
	3 yr. Earnings Growth	
5	1 yr. Earnings Est. %	
	NAV	
	Total Return %	
	+/- S&P 500	
	+/- Wilshire top 750	
10	Income Return %	
	Capital Return %	
	Total Rtn. %	
	Income \$	
	Capital Gains \$	
15	Expense Ratio %	
	Income Ratio %	
	Turnover Rate %	
	Total/Net Assets	
	Debt Levels/Type	
20	Debt % Market Cap	
	Sur/Def/ Rel. to Industry	
	Insider Buying/Selling	
	Mutual Fund Ownership	
	Sensitivity to S&P	
25	Short Interest	
	Med Mkt Cap	
	Bankruptcy Filings	
	Mergers	

Acquisitions
 Level Stock Trading
 Audited
 Sector Weightings

5 **Web Site**

Design	Design	Design
Accessibility	Accessibility	Accessibility
Last Update	Last Update	Last Update
Secured Site	Secured Site	Secured Site

10

Security Options	Security Options	
Average Transaction Time	Average Transaction Time	
Certification	Certification	Certification
Child/Porn Locks	Child/Porn Locks	Child/Porn Lock
Age Verification	Age Verification	Age Veri.

15

Visual Capabilities	Visual Capabilities	Visual Cap.
Photos	Photos	Photos
3-D	3-D	3-D

Sales Specifications

Sell to Individuals	Sell to Individuals	Sell to Ind
Need a Federal ID #	Need a Federal ID #	Fed ID #
Particular Credit Ratings	Partic. Credit Rating	Part. Credit
Required Deposits	Required Deposit	Required Dep.
Provide Product Specs	Provide Prod. Spec	Product Spec.
Accept Bids	Accept Bids	Accept Bids
Other	Other	Other

25

Products

Name of Product	Name of Product	Name of Product
-----------------	-----------------	-----------------

	SIC Code	Publications/Con.	
	Manufacturer Code	Surgical Procedure	
	Quality of Product	Courses	
	Product Reviews	Govern. Services	
5		Quality of Product	
		Product Reviews	
	Customizable	Customizable	
	Visual Capabilities	Visual Capabilities	Visual Cap.
	Photos	Photos	Photos
10	3-D	3-D	3-D
	Services		
	Customer Service Dept.	Customer Service Dept.	
	# number of employ	# employ	
	time per call	time per call	
15	# people in front	# people in front	
	automated service	automated service	
	Order Tracking	Order Tracking	
	Returns	Returns	
	Guarantee	Guarantee	Guarantee
20	Other	Other	
	Consumer Comments	Consumer Comments	
	Complaints	Complaints	Complaints
	Languages Offered	Languages Offered	
	Spanish	Spanish	
25	Portuguese	Portuguese	
	French	French	
	German	German	
	Chinese	Chinese	

Japanese	Japanese
Russian	Russian
Other	Other
Overseas Shipping	Overseas Shipping

5 Price

Price	Price	Price
lowest	lowest	lowest
negotiable	negotiable	negotiable
level of buying	level of buying	level of buying
10 <100 units	<100	<100
<1,000	<1,000	<1,000
<10,000	<10,000	<10,000
<100,000	<100,000	
<500,000	<500,000	
15 <1,000,000	<1,000,000	
>1,000,000	>1,000,000	
previous price paid	previous price paid	previous paid
Shipping Charges	Shipping Charges	Shipping Charges
Handling Charges	Handling Charges	Handling Charges
20 Auction/Bid Option	Auction/Bid Option	Bid/Option

Inventory

Inventory Availability	Inventory Availability
Inventory Levels	Inventory Levels
Inventory Turns	Inventory Turns
25 Fresh Stock	Fresh Stock
Broker From Other Co.	Broker From Other Co.

Delivery

Delivery Terms	Delivery Terms	Delivery Terms
----------------	----------------	----------------

	Overnight	Overnight
	2 days	2 days
	7 days	7 days
	15 days	15 days
5	30 days	30 days
	3 months	3 months
	6 months	6 months
	Price Change	Price Change

Payment

10	Cash/Check	Cash/Check	Cash/Check
	COD	COD	COD
	Credit Cards	Credit Cards	Credit Card
	VISA/Mastercard	VISA/Mastercard	
	AMEX	AMEX	
15	Discovery	Discovery	
	Other	Other	
	e-wallet	e-wallet	
	30 days	30 days	
	45 days	45 days	
20	60 days	60 days	
	Letter of Credit	Letter of Credit	
	Wire Transfer	Wire Transfer	Wire Transfer
	Confidential Credit Info.	Confidential Credit Info.	

Security

25	Web/Bank Certification	Web/Bank Certification
	cert. of authenticity	cert. of authenticity
	"public key" crypt	"public key" crypt
	fingerprint id	fingerprint id

	Secured Sites	Secured Sites
	Links	Links
	Spam Blocks	Spam Blocks
	Age/Site Limits	Age/Site Limits
5	Confidential Credit Info.	Confidential Credit Info.

Geography

	Site location		
	Name of City	Name of City	Name of City
	Name of County	Name of County	Name of County
10	Name of State	Name of State	Name of State
	Name of Country	Name of Country	Name of Country
	Name of Region	Name of Region	Name of Region
	Worldwide	Worldwide	Worldwide
	Other	Other	Other
15	Sales territory		
	Name of City	Name of City	
	Name of County	Name of County	
	Name of State	Name of State	
	Name of Country	Name of Country	
20	Name of Region	Name of Region	
	Worldwide	Worldwide	
	Other	Other	
	Shipping		
	Name of City	Name of City	
25	Name of County	Name of County	
	Name of State	Name of State	
	Name of Country	Name of Country	
	Name of Region	Name of Region	

Worldwide

Worldwide

Other

Other

Politics

Site location

5 Name of County

Government

Dem. Rep.

Monarchy

Const. Mon

10 Dictatorship
Military

Other

Political Stability

War

15 Border Disputes

Civil War

Protest Move.

Currency Stability

Devaluation

20 Change

Regional

Trade Alliances

Nafta

EC

25 SEAC

Product Barriers

Imports

Exports

Tariffs

Member of UN

Inst. Sanctions

IMF

5 World Bank

UN

Social Responsibility

Slave Labor Compliance

Child Labor Compliance

10 Environmental Compliance

Women-Owned Business

Minority-Owned Business

Product Safety Standards

Class-action Lawsuits

15 All Natural Products

Other

20 For-Profit Companies

Non-Profit Organizations

Rating/InfoService

Rating/InfoService t

Dun & Bradstreet™

NCQA™

Moody's™

Nat.Ency.Associations

25 Standard & Poor's™

Inc. Magazine™

Better Business Bureau™

Money Magazine™

Consumer Reports™

Public Policy Schools

Federal Trade Commission

State Agencies

	Securities Ex. Commission	Universities
	VISA™	Healthcare Report Cards
	AMEX™	Jcaho.org™
	Merrill Lynch™	Other
5	Morningstar™	
	JD Powers™	
	Good Housekeeping™	
	Gomez Advisors Inc.™	
	Internet Broker Scorecard™	
10	Improvenet's Cont. Watch™	
	Mobil Restaurant™	
	Zagat's™	
	Fyodors™	
	Others	

Figure 4A shows a query page (400) where a consumer enters a query for a product to initiate a ranking for merchants offering the specified product. The query tag (401) informs the consumer that they should enter a query for a specified product. The query can be in the form of a Boolean search or a natural language search. The search terms may include the product name, manufacturer name, product model number, the standard industrial code for the product, or any other identifier. The consumer enters the query in query field (402), which is adjacent to the query tag (401). A query help button (403) allows the consumer to request help and instructions in drafting a query. Optionally, a ranking customization button (404) allows the consumer to connect to a weighting factor customization page (410) shown in **Figure 4B**.

Figure 4B shows the weighting factor customization page (410), as identified in a page header (411). The weighting factor customization page lists the comparison information which could potentially be relevant to a ranking of merchants offering a product in the comparison information fields (412).

5 Examples of comparison information items are illustrated in **Figures 2A-2G**. Adjacent the comparison fields are weighting fields (413). The consumer may enter their own weighting factors in the weighting fields, thereby ascribing a weighting factor to the item of comparison information in the adjacent comparison fields. Optionally, an initial set of weighting factors could be present in the weighting fields (413), and the consumer could modify the weightings of items of comparison information according to the consumer's preferences. In this manner the present invention allows the system to suggest weighting factors to a consumer while allowing customization of the weighting factors. Optionally, adjacent the weighting fields (413) are weighting field lock (414) indicators which correspond to the adjacent weighting field and comparison information field. The system can lock the weights of some of the comparison information such that the weighting factor can't be altered. In this manner the system protects the user from removing critical pieces of information from the ranking. Optionally, the system locks could be clickable by the consumer to allow the consumer to lock in specific weights such that the system will not rebalance or change them from the user's desired weighting.

Optionally, category fields (415) are adjacent the weighting lock fields (414). The category fields tie together items of comparison information present in the corresponding comparison fields (413). The same given number,

character, string, symbol, or other identifier entered in the category fields of two comparison fields indicates to the system that these two items of comparison information are to be includes in the same category. Category tags (416) indicate the available categories of comparison information, such as security, on time delivery, customer satisfaction, environmental compliance, labor relations, etc. Adjacent the category tags (416) are category weighting fields (417). A weighting factor for a category is entered in the category weighting fields (417). By entering the identifier in the category field of two or more items of comparison information, the consumer indicates that the selected comparison information items are to be part of a category having a specific weighting factor, as entered in the category weighting field (417). Any changes to the weighting factors entered in the weighting fields (413) corresponding to comparison information items will not change the weighting of the category of information which the comparison information item corresponds. In this manner the present invention allows a consumer to adjust the relative weights of comparison information items relating to security, while keeping constant the weighting factor for security in the ranking. Optionally, the items of comparison information could be arranged into categories which the user could then customize or eliminate altogether. Another option of the present invention is to allow comparison information items corresponding to the same category to be grouped on the screen. As the user adds or deletes comparison information items from a given category the system could rearrange the comparison information tags, and their associated weighting factor fields, to associate comparison information tags with other comparison information tags in the same category.

Optionally, category weighting locks (418) which correspond to the category tag (416) are adjacent the category weighting fields. The system can lock the weights of some of the categories such that the corresponding category weighting factor can't be altered. In this manner the system protects the user from removing or rebalancing critical categories of information from the ranking. Optionally, the system locks could be clickable by the consumer to allow the consumer to lock in specific weights such that the system will not rebalance or change them from the user's desired weighting.

A weight factor tutor button (420) allows the consumer to request instructions and advice from the system on how to customize the weighting ranking to suit the consumers need. Optionally, the system could suggest different weighting factor paradigms for the consumer. In this manner the system would provide multiple paradigms where the weighting factors are chosen to maximize a particular preference set, while still considering other factors in the merchant ranking. As an example, one weighting factor paradigm could provide a strong emphasis on security, while ranking all other information at a lower, roughly equivalent, level. Another paradigm could give a high ranking to both total cost of the delivered product and to the factors relating to customer satisfaction, giving a secondary ranking to security and on-time delivery, and giving a very low ranking to environmental and labor relation factors. Still another paradigm could give the highest weighting to environmental and labor relations, giving a secondary weighting to both offered price and customer satisfaction, and giving a very low ranking to on-time

deliver and delivery options. Accordingly, the system could offer multiple paradigm choices to meet the varied preferences of consumers.

At the bottom of the weighting customization page (410) a weighting reset button (421) allows the consumer to enter the changes they have made, or values they have entered, into the system of the present invention. In response to the consumer clicking on the weighting reset button (421) the system stores the displayed values for use in performing the ranking of merchants.

The process of a consumer customizing the weighting factors is shown in **Figures 4C-D**. From the web page the consumer views to enter a query, the consumer may select customization of the factors utilized in ranking merchants. This is done by the consumer clicking on the ranking customization button (404) shown in **Figure 4A**. In response to the consumer's clicking on the ranking customization button the system presents the consumer with the weighting factor customization page (410) shown in **Figure 4B**. The user is first presented with a choice of weighting factors at step (424). All of the available factors can be presented to the user at once, as illustrated in **Figure 4B**, or the user can be presented with categories of factors.

The process of customizing the ranking without the use of categories is shown in **Figure 4C**. The system presents the user with comparison information items as shown in **Figure 4B** at step (424). The weighting fields (413), which correspond to the comparison information items displayed in the adjacent comparison information fields (412), may either be blank or may display suggested weighting factors to the consumer. The user may enter or

modify the weighting factors to reflect the relative weight the user places on the corresponding comparison information item. Weighting factors can be an indication of relative importance to the ranking. For example, the consumer could rank each information item with a 1-5 score with five corresponding to the greatest significance to the consumer, and thereby the greatest relative weight in the ranking, and one corresponding to the least significance to the consumer, and thereby the lowest relative weight in the ranking. Alternatively, the system could allow for weighting factors to correspond to a percentage contribution to the aggregate score of the ranking. In such an embodiment the consumer selects the percentage weight the corresponding information item is to compose out of the total aggregate score for the merchant. In such an embodiment the system performs a total sum for the weighting factors to determine whether the consumer has modified the weighting factors which sum to more than 100% of the total weighting, and notifies the consumer with a warning message that the weighting factors must not sum to more than 100%.

Once the consumer is satisfied with the relative weighting of comparison information the consumer clicks on the weighting reset button (421). In response, at step (425) the system receives the weighting factors displayed when the consumer clicked on the weighting reset button. At step (426) the system saves the weighting factors as modified for use in the ranking for the consumer.

Figure 4D illustrates the process of customizing the ranking including the use of categories. The system presents the user with comparison information items as shown in **Figure 4B** at step (430). The weighting fields (413) and (417) and the category fields (415) corresponding to either, or both,

the comparison information and the categories, may either be blank or may display suggested weighting factors to the consumer. The user may enter or modify the weighting factors corresponding to either, or both, the comparison information or the categories. The fields corresponding to the categories fields may either blank or include suggestions on associations for the consumer. As described above in connection with **Figure 4C**, the weighting factors may either be an indication of relative importance in the ranking, or reflect a percentage contribution to the aggregate score for the ranking. The consumer may either enter or modify association factors in the category fields (415), as shown in **Figure 4B**, to vary, or create, categories according to the consumer's preferences. Once the consumer is satisfied with the relative weighting of comparison information and the relative weighting of categories the consumer clicks on the weighting reset button (421). In response, at step (431) the system saves the weighting factors and category identifiers as modified for use the ranking.

At step (432) the system creates the category associations based on the association factors entered in the category fields (415). At step (433) the system begins the process of calculating categorization weighting factors. In response to the weighting factors entered corresponding to the comparison information items and the categories, along with the entering of the category identifiers, the system must harmonize the weighting factors entered in each field to reflect the consumers desired weighting. For instance, if a consumer selected the security category as having only a ten percent weighting on the overall ranking, and selected credit card security and availability of fraud

insurance as the only two comparison information items in the security category, while giving credit card security a high ranking of five and fraud insurance a low ranking of one, the system would calculate categorization weighting factors corresponding to both the credit card security comparison information item and the fraud insurance comparison information item for use in the ranking. At step (434) the weighting factors corresponding to the credit card security and the fraud insurance are converted to percentage values. When weighting factors are expressed a ranking of relative importance, such as a 1 through 5 ranking, the system converts the weighting factors into percentage values based on a predetermined formula. In the presently preferred invention the conversion formula is expressed in steps (433) through (435).

At step (433) the system counts all the weighting factors in each accepted weighting value, and the total number of weighting factors. In the present example, the system would have a total of two weighting factors, one each for credit card security and fraud insurance. The number of each weighting factor is expressed as N_x . The system would also have a total of 1 weighting factor of five ($N_5=1$), zero weighting factors of 4 ($N_4=0$), zero weighting factors of 3 ($N_3=0$), zero weighting factors of 2 ($N_2=0$), and one weighting factors of 1 ($N_1=1$). The percentage value for each weighting factor is expressed as P_x where x corresponds to the weighting factor. For example, the percentage weighting factor for five is represented by P_5 . The formulae the weighting factors satisfy is

$$\sum P_x N_x = 100\%$$

Eqn. 1

$$P_x > \dots > P_5 > P_4 > P_3 > P_2 > P_1 \quad \text{Eqn. 2}$$

$$P_x - P_{x-1} = P_{x-1} - P_{x-2} = \dots = P_2 - P_1 \quad \text{Eqn. 3}$$

Equation 1 provides that the total number of weighting factors sum to 100%. Equation two provides that the weighting factor corresponding to the more important weighting rank has a higher percentage weighting factor than the lower ranked weighting factors. Equation 3 provides that the step between percentage weighting values is equal between any two neighboring rank weighting factors.

For the present example of x ranging from 1 to 5

$$P_5 N_5 + P_4 N_4 + P_3 N_3 + P_2 N_2 + P_1 N_1 = 100 \quad \text{or}$$

$$P_5 + P_1 = 100\%, \text{ and}$$

$$P_5 > P_1$$

The preferred weighting is for $P_5=30\%$, $P_4=25\%$, $P_3=20\%$, $P_2=15\%$, $P_1=10\%$. The present system adjusts the weighting factors P_x to with respect to Eqn. 1-3. For the present example, $P_5=70\%$ and $P_1=30\%$.

At step (435) the system replaces the weighting factors stored in the system prior to the customization by the consumer with the percentage weighting factors calculated at step (434).

Figures 5A-C illustrates the process of calculating an aggregate score for a given merchant and comparing the aggregate scores to determine a ranking of merchants offering the product specified in the consumer's query. **Figure 5A**

illustrates the calculation of the aggregate score using the stored merchant weighting factors. Calculation of the aggregate score for a given merchant begins with the input of the query from the consumer at step (501). At step (502) the system checks to determine whether there is information available on the specified product. If information is available, the system proceeds to step (503). If information is not available the system returns the query page to the consumer with a message indicating that no items match the query. The consumer would enter a new, or modified, query at step (501) and repeat the process. At step (503) the system returns from the database all merchants, and their corresponding comparison information, listed as having the specified product, along with screening factors and weighting factor data. Screening factors are applied to the returned merchants at step (504). Merchants who match the screening factors are eliminated from the weighting and ranking process at step (505). Optionally, step (505) could include creating a separate list of eliminated merchants for access by the consumer upon request.

At step (506) the comparison information retrieved at step (503) is compared between the merchants to determine whether the data sets for each merchant are complete. If one or more merchants lack an item of comparison information on a particular aspect of their offering, such as options on shipping or information on consumer complaints, the system has several options to normalize the data. If there are a large number of merchants offering complete, or nearly complete, data sets than any merchant with a partial data set could be eliminated from the ranking. Optionally, this merchant's elimination, the reason for the elimination, and the particular data elements missing from the

data set, could be saved for retrieval by the consumer. Alternatively, merchants with incomplete data sets could have their data sets “completed” by giving the merchant the lowest possible value consistent with the corresponding information. For example, information relating to the option of having express overnight delivery for the specified product may receive one point if the merchant offers this delivery option, and zero points if the merchant does not. If this information was missing from the merchant’s data set the system could normalize the data set by giving this merchant a zero point value for the express delivery option. Optionally, this lacking of this data value for the particular merchant could be stored and retrieved by the consumer.

At step (507) the system applies the weighting factors to the corresponding comparison information from step (506). The weighting factors, represented as percentage values reflecting the respective contribution of the corresponding weighting factor data, are multiplied by their corresponding comparison information item. The product of this multiplication is a weighted comparison value. The weighted comparison values are summed for each merchant at step (508) to calculate an aggregate score for the corresponding merchant. Optionally, the system also stores the aggregate scores at step (508).

Figure 5B illustrates the process of comparison and ranking of the merchants. At step (509) the aggregate scores corresponding to the merchants are received from step (508) of **Figure 5A**. At step (510) the system initializes the comparison by setting N equal to the total number of merchant’s being ranked, and by setting the incrementing variable I equal to the integer one. After the initialization step (510), the system proceeds to step (511) where the

greatest weighted comparison value is determined by comparison of weighted comparison values. At step (512) the system assigns the merchant corresponding to the greatest weighted comparison value the rank equal to the incrementing variable I. At step (513) this merchant with the greatest weighted comparison value is eliminated from the ranking. Optionally, step (513) could include creating a separate list of eliminated merchants for access by the consumer upon request. At step (514) the incrementing variable I is incremented by one. At step (514) the system compares the incrementing variable to the number of merchants N to determine if they are equal. If they are not, the system returns to step (511) to determine the greatest weighted comparison value for the merchants remaining in the ranking. If at step (515) $I=N$, then the system proceeds to step (516) where the remaining merchant is given the ranking equal to N. The system then returns the ranking to the consumer at step (517).

Optionally, the system would also ascribe a star rating to the merchants based on their rating. As described in connection with **Figure 6C**, merchants can receive a rating based on their comparison weighting value. In one preferred embodiment of the present invention, the number of stars ascribed to a merchant is based on the merchant being within a set percentage from the greatest weighted comparison value. For example, merchants with a weighted comparison value of no less than 95% of the greatest weighted comparison value would be given the highest rating of five stars. Merchants between 95% and 85% of the greatest weighted comparison value would receive four stars. Merchants between 85% and 75% of the greatest weighted comparison value

would receive three stars. Merchants between 75% and 65% of the greatest weighted comparison value would receive two stars. Merchants between 65% and 55% of the greatest weighted comparison value would receive one star. Merchants below 55% of the greatest weighted comparison value would receive no stars.

Alternatively, the ranking could use other break points for ascribing merchants a rating. Alternate embodiments could use other indicators other than stars for rating merchants.

Optionally, the present invention could use the rating system to apply to categories within the ranking. For example, a merchant that received a lower rank in the security category may be given the highest rating due to the small difference between that merchant's weighted security comparison value and that of the merchant with the greatest weighted security comparison value.

Optionally, the present rating and ranking system could be applied to individual comparison information factors. A merchant's specific rank on one comparison factor can be calculated and presented to the consumer.

In this manner the present invention provides detailed comparison information on not only the ranking based on a plurality of factors, which are weighted to reflect their relative importance to a consumer, but also provides relative difference information to indicate when the difference between merchants comparison values are relatively small, or relatively large. The present invention allows both of these comparison features to be presented on

the total ranking, the ranking of merchants within a category, and that relative difference for individual comparison factors.

Figure 6A shows a display screen for providing the merchant ranking to the consumer. At the top of the display screen (600) the query entered by the consumer is displayed at the query line (601). In the presently preferred embodiment, the merchant with the highest aggregate score is listed at the top merchant line (611), below the query line (601). Alternate embodiments of the present invention could use lowest aggregate score to indicate the highest ranking merchant. In the presently preferred embodiment, the merchant with the second highest aggregate score is listed on a merchant line (612) below the merchant line (611) for the number one ranked merchant. N merchant lines (613)-(615) are provided for the remaining merchants in descending order of their aggregate value from the top of the display to the bottom. If more than a present number of merchants are included in the ranking a continuation of the merchant ranking list could be included on additional display pages.

The merchant line includes a merchant rank block (602) on the leftmost portion of the merchant display line (611). The merchant rank block gives the merchants rank based on the merchant's aggregate value relative to the other merchant in the ranking. A merchant name block (603) is located adjacent to the merchant name block (602) and identifies the merchant through their trade name. An aggregate value total block (604) is adjacent to the merchant name block (603) and displays the aggregate value for the merchant identified in the merchant name block. An offered price block (605) is adjacent to the aggregate value block (604). The offered price block (605) displays the price the

merchant in the merchant named in the merchant name block (603) is offering to sell the queried product. Optionally, a rating block (606) is adjacent the offered price block (605) and is located on the rightmost position of the merchant display line (611). The rating block (606) displays the rating given to the merchant in connection with the merchant's aggregate value. All of the blocks (602)-(606) in the merchant display line include information specific to the merchant named in the merchant name block (603).

Figure 6B shows an alternate embodiment of the present invention where the merchant display line (621) includes category icons (622)-(625) corresponding to the categories from the merchant weighting factor display (410) as shown in **Figure 4B**. The category icons can include any identifier such as a symbol, name character, etc., alone or in combination, to identify the category of comparison information. Adjacent the category icons are category rank fields (626)-(629). The category rank fields display an aggregate score for only those comparison information items included in the category corresponding to the adjacent category icon. Both the category icons and the category rank fields display information corresponding to the merchant identified by the merchant name block (630) of the merchant display line (621). In this manner, the consumer can see why a particular merchant may receive a lower score, due to one particular category receiving a low score, while other categories receive relatively high scores. This allows the consumer to investigate why the merchant received the low score for the category by clicking on the category icon for the category with the relatively low score. The system then provides a

detailed breakdown of the category aggregate score by presenting the page shown in **Figure 6C**.

Figure 6C displays the category identifier (641), which may be the category icon from **Figure 6B** or other way of identifying the category to the consumer, at the top of the category breakdown page (640). The comparison information items in the category identified by the category identifier (641) are listed in the comparison information tags (642). Adjacent the category identifier are comparison information item score fields (643). The comparison information item score fields display the score the merchant received when the comparison information item was multiplied by the corresponding weighting factor. Adjacent the comparison information item score field is a comparison information item score relative rank field (644). The comparison information item score field (643) displays the relative rank of the comparison information item score for the merchant with the comparison information item score for other merchants for the same comparison information item. The comparison information item relative rank allows the consumer to identify and evaluate why the merchant was given a low score in the category, by showing the merchants score for the comparison information items. In this manner the consumer is presented with information which the user may benefit from in making purchasing decisions.

The present invention provides a comparison system which increases the value of the returned results by giving the consumer the tools to inspect the ranking process. The present inventions ability to provide a detailed breakdown of the weighting factors and categories of information used allow the consumer

to inspect the ranking process. In this manner the consumer can have confidence that the ranking is based on information about the product and merchant that is relevant to the consumer's purchasing decision. This eliminates the consumers concerns that the ranking is based on hidden factors that are not aligned with the consumer's interest, such as licensing fees or other promotional fees paid to some of the existing web sites.

The ability of the present invention to allow the consumer to customize the ranking gives the consumer the tools to increase the accuracy, reliability and relevance of the ranking. The present invention allows the consumer the flexibility to personalize the ranking system to reflect their individual priorities when making purchasing decisions. In this manner the present invention reflects the users priorities, giving the user confidence that the ranking is not based on extraneous factors that are unimportant to the user when making purchasing decisions.

While the present embodiment shows only one database, information on the merchants, offered products or services, and weighting factors could be stored in multiple databases or split amongst multiple databases. The database (10) or databases need not be located at the same facility as the server (12).

Various modifications and improvements to the preferred embodiment can be made without departing from the spirit and scope of the invention. For example, while the stem has been described in connection with search for and comparing the offerings of one product from multiple merchants, the present invention could be easily adapted to search for can comparing the offerings

from merchants on groups of products, or a “basket” of goods. For example, consumers wishing to lower their monthly grocery bill could specify a basket of goods they are interested in buying, everything from meats and cheeses to fruits and vegetables, and compare merchants offering based on lowest price,

5 reliability of delivery, security of payment, and rankings of the quality of the delivered goods as rated by prior customers, in addition to other information the consumer deems relevant to their intended purchase. As a further example, the present invention is equally applicable to the comparison and ranking of different products. The present invention can allow a consumer to search for
10 two competing products, such as VCRs or automobiles, where the system ranks the offering of two different models by comparing the features and offered terms of sale including price. Depending on the weighting used in the ranking the present invention may return the higher price product as a higher weighting due additional features or other aspects of the product. In this manner the
15 present invention helps to inform the consumer by comparing and ranking based on the consumer’s true priorities when making a purchasing decision.

WHAT IS CLAIMED IS:

1. In an online comparison system, a method of ranking prospective merchants comprising:

receiving information related to a potential consumer purchase;

5 receiving a plurality of merchant information data for a plurality of merchants capable of completing the potential consumer purchase, the merchant data for a merchant organized into a plurality of categories;

receiving a set of weighting factors, the weighting factors corresponding to the categories of merchant information data;

10 calculating a respective merchant data weight result based on the weighting factor as applied to the merchant data; and

ranking merchants based on the aggregate of the weighting factors for a given merchant in comparison to the aggregate of weighting factors.

15 2. The method of claim 1, further comprising:

requesting information from a consumer relating to a potential consumer purchase.

3. The method of claim 2, further comprising:

providing the ranking to the consumer in response to the consumer's
• response to the request for information relating to a potential consumer purchase.

4. The method of claim 3, further comprising:

5 below a specified threshold excluding a merchant from the ranking when the merchant receives a aggregate score

5. The method of claim 1, further comprising:

requesting weighting factor information from a consumer; and

using the consumer entered weighting factor information in the
10 calculation of the merchant data weight result.

6. The method of claim 1, wherein the weighting factors sum to a predetermined value.

7. The method of claim 5, wherein the weighting factors are balanced such that the weighting factors sum to a predetermined value.

15 8. The method of claim 7, further comprising:

providing a rating based on the relative difference in merchant aggregate scores.

9. The method of claim 7, further comprising:

20 providing a ranking to a consumer in response to the consumer's entering a product query.

10. A system of providing comparisons between at least two products,
comprising:

means for receiving a search query for a product;

means for retrieving from a database information on merchants offering

5 to sell the product specified in the search query;

means for retrieving from a database comparison information relating to
the specified product and the merchants offering the specified product;

means for applying screening factors to the retrieved merchant and
product information to remove those merchants from the ranking which
10 correspond to the screening criteria;

means for applying weighting factors to the retrieved merchant and
product information;

means for calculating a merchant aggregate value from the application of
the weighting factors;

15 means for generating a ranking the merchants based on the merchant
aggregate value; and

means for providing the ranking to a consumer.

11. The comparison system of claim 10, further comprising:

20 means for presenting the weighting factors to the consumer;

means for providing the consumer with the ability to specify weights
associated with items of merchant and product information; and

means for using the weights in generating the ranking of merchants.

25 12. The comparison system of claim 10, further comprising:

means for calculating a rating of the merchant's offerings of the specified product; and

means for displaying the rating of the merchant's offerings.

- 5 13. The comparison system of claim 12, wherein the rating is based on the relative difference between the aggregate scores of different merchants.

ABSTRACT

In a consumer information system, a method of comparing products and services including providing product specific information, providing merchant specific information on the specified product, providing merchant specific business information, providing product specific information collected by third parties, providing merchant specific information collected by third parties, applying weighting factors to the information provided, producing an aggregate value for each merchant based on the weighting factors as applied to the information provided, and producing a ranking of the merchants offering the specified product based on the aggregate value for each merchant. The system provides for consumers to select a set of standardized weighting factors or to modify the standardized weighting factors or to create their own weighting factors. The system provides detailed information to consumers on the breakdown of factors influencing the rating.

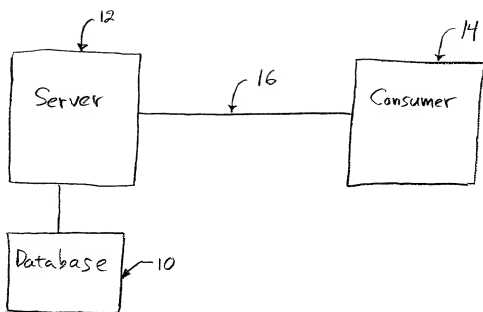


Figure 1

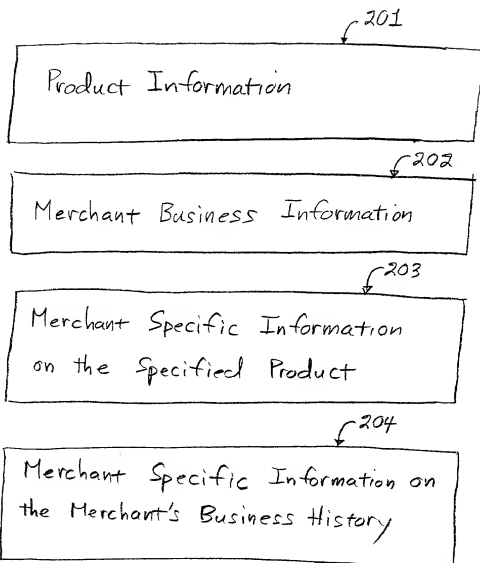


Figure 2A

Product Information

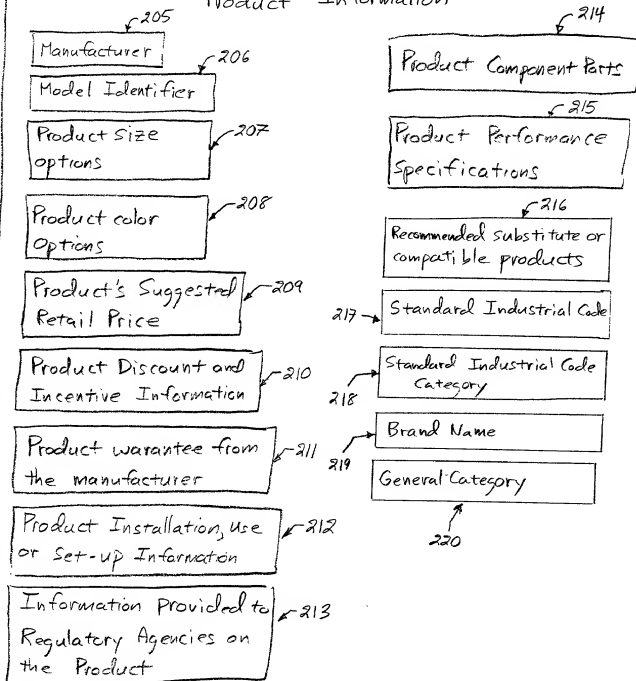


Figure 2B

202

Merchant Business Information

Merchant's Name

221

Merchant's Address
(principle business)

222

223

Merchant Contact Information

Phone Numbers

Fax Numbers

Web Address

e-mail address

Customer Service Representative
Average Wait time Info.

224

Web site accessibility information

Merchant's Status as a
Business Entity

225

Merchant Affiliation Information

226

Merchant Qualifying Purchaser
Information

227

Information provided in connection
with a public stock listing

228

Figure 2 C

Merchant Specific Information on the Specified Product

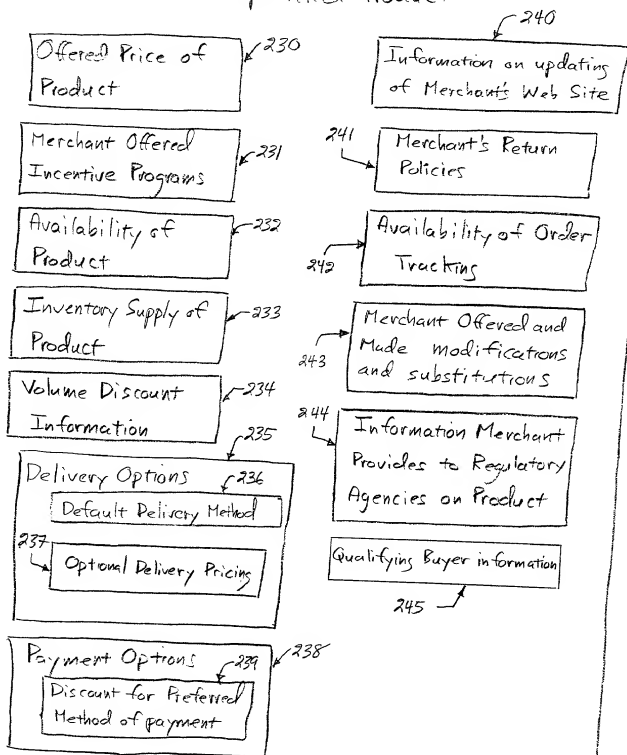


Figure 2D

Merchant Business History Information

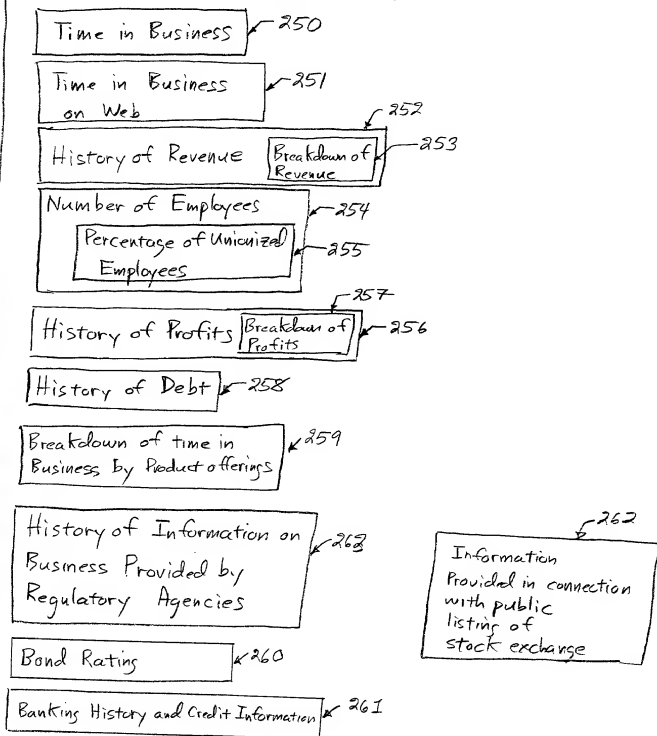


Figure 2 E

Product Information from Third Parties

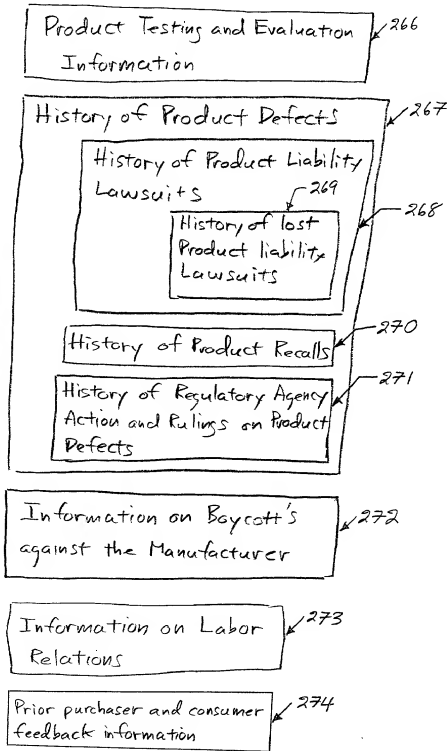


Figure 2F

280

Merchant Specific Information
Collected by Third Parties

281

Merchant
Service
Rating

282

Merchant
Response
Rating

283

History of
Customer
Complaints

284

Evaluation of
Handling
Complaints

285

Boycott
Information

Figure 2G

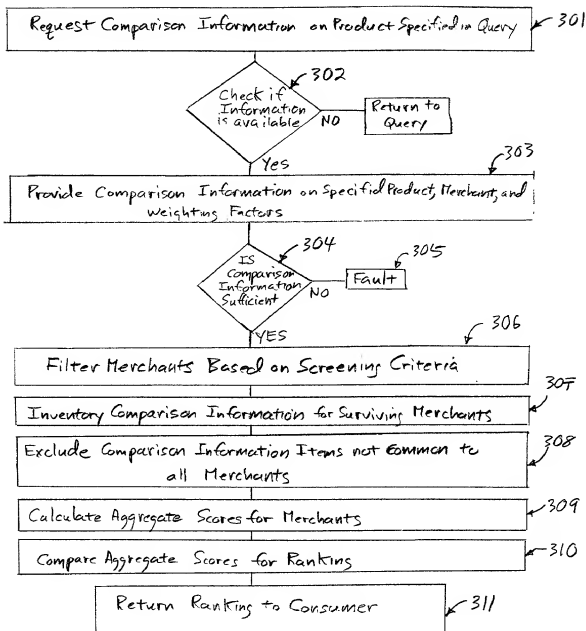


Figure 3

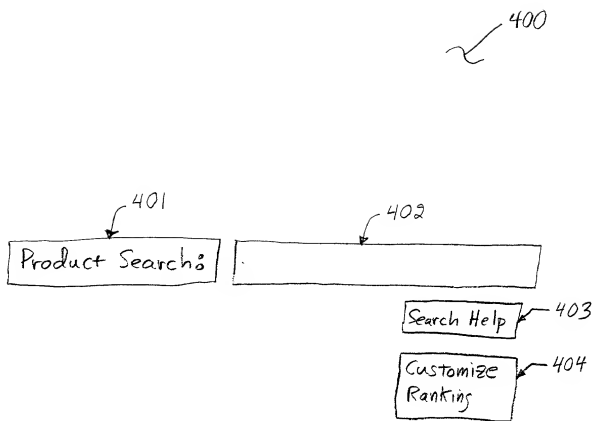


Figure 4A

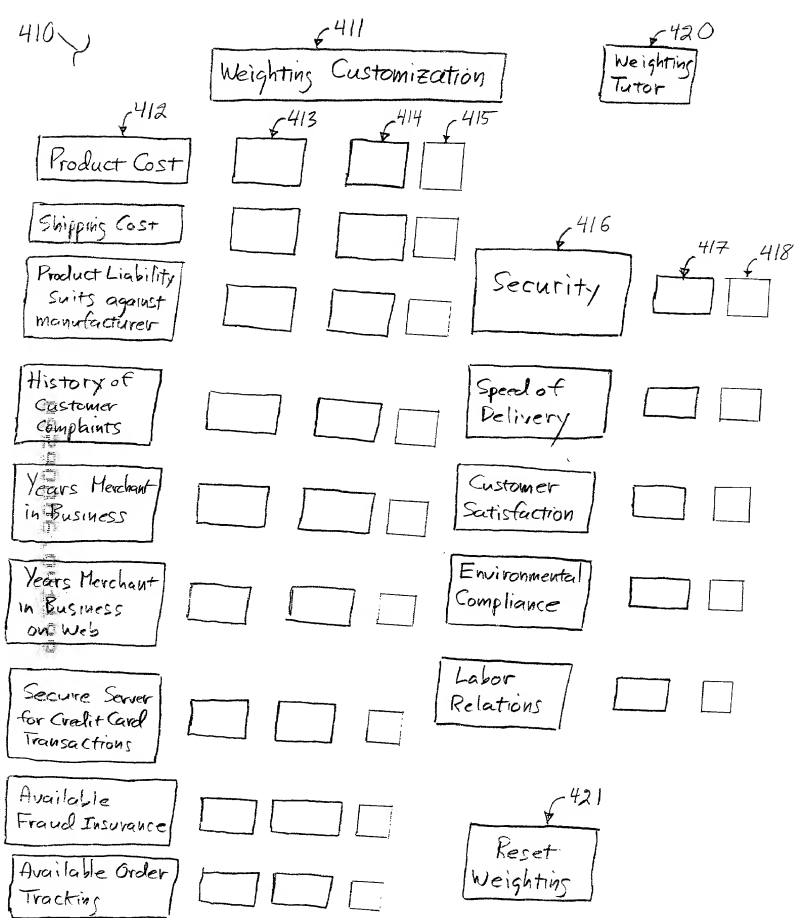


Figure 4B

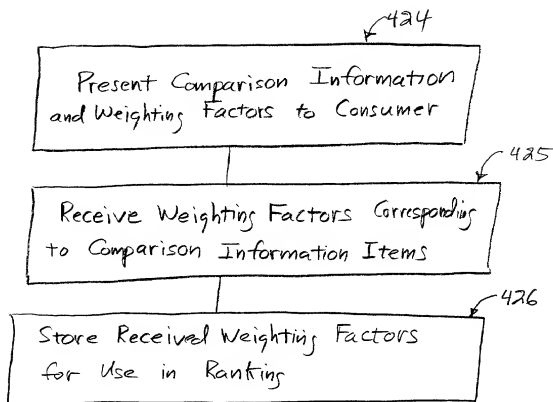


Figure 4C

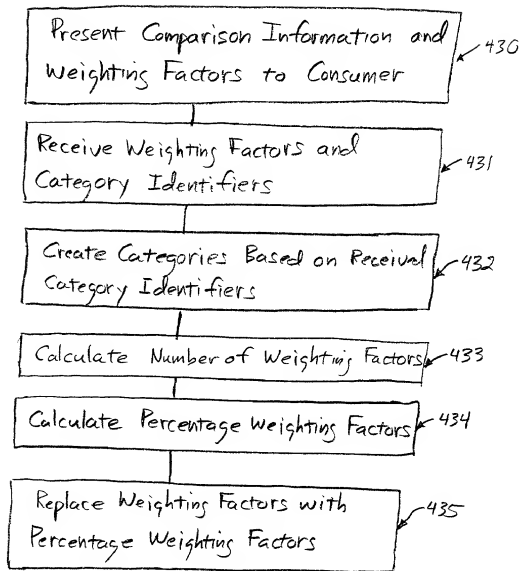


Figure 4D

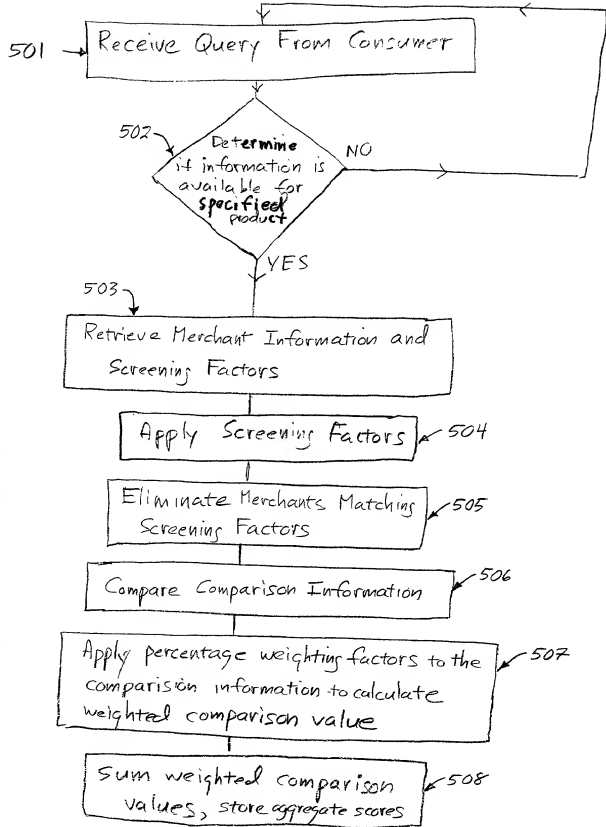


Figure 5A

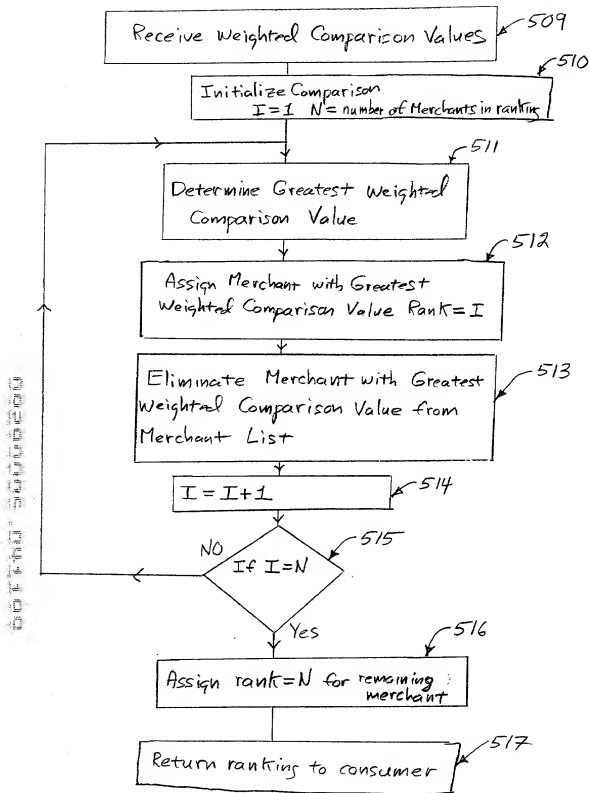


Figure 5B

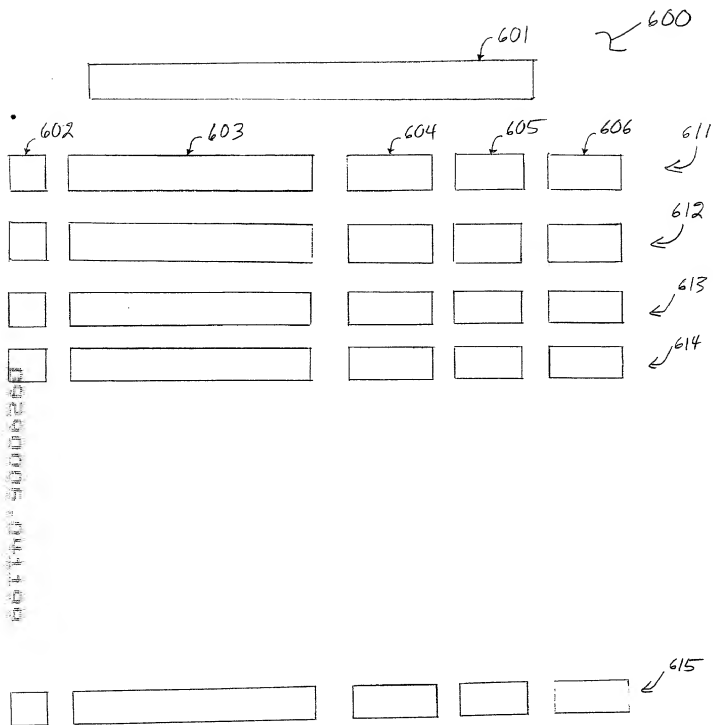


Figure 6A

620

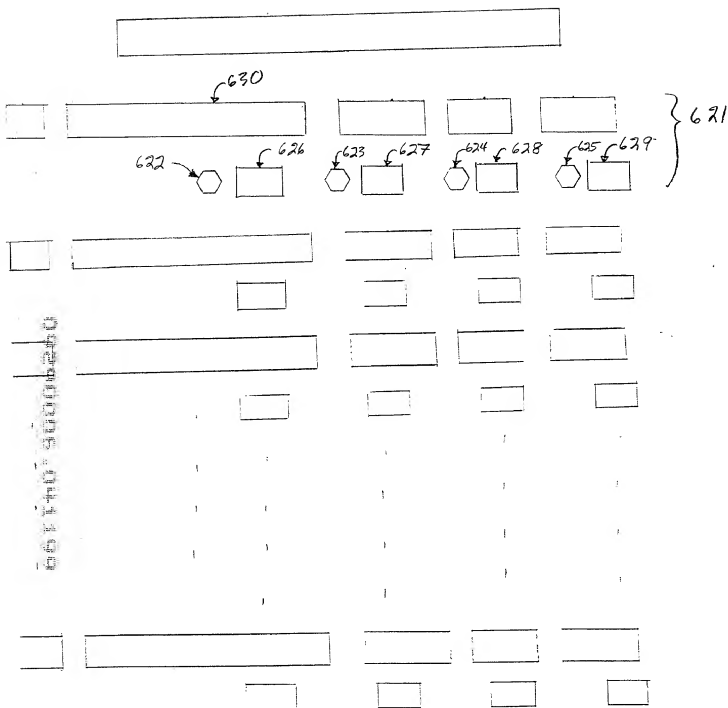


Figure 6B

0920000 044100

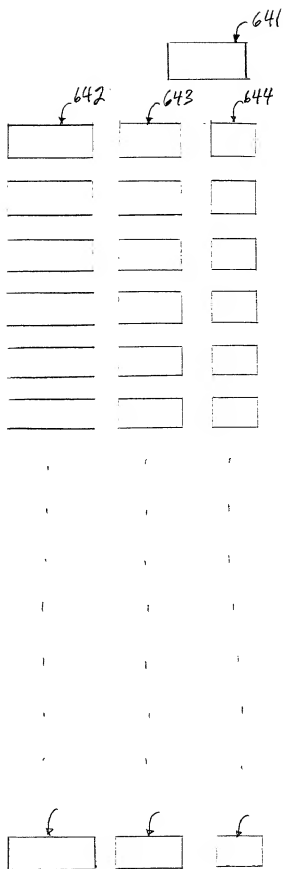


Figure 6C

DECLARATION FOR UTILITY PATENT APPLICATION

AS A BELOW-NAMED INVENTOR, I HEREBY DECLARE THAT:

My residence, post office address, and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: CUSTOMIZABLE ELECTRONIC COMMERCE SYSTEM AND METHOD, the specification of which is attached hereto unless the following box is checked:

- ☒ was filed on April __, 1999 as United States Application Serial No. 08/____, and was amended on * (if applicable).

I HEREBY STATE THAT I HAVE REVIEWED AND UNDERSTAND THE CONTENTS OF THE ABOVE-IDENTIFIED SPECIFICATION, INCLUDING THE CLAIMS, AS AMENDED BY ANY AMENDMENT REFERRED TO ABOVE.

I acknowledge the duty to disclose information which is material to the patentability as defined in 37 C.F.R. § 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT International application which designated at least one country other than the United States listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or PCT International application having a filing date before that of the application on which priority is claimed:

Application No.	Country	Date of Filing (day/month/year)	Priority Claimed?
*			<input type="checkbox"/> Yes <input type="checkbox"/> No

I hereby claim benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

Application Serial No.	Filing Date
*	

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s), or § 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 C.F.R. § 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application.

Application Serial No.	Filing Date	Status
*		<input type="checkbox"/> Patented <input type="checkbox"/> Pending <input type="checkbox"/> Abandoned

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under § 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Date

Name: William Paul Wanker

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